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<b>TRANSMITTAL FORM</b> (to be used for all correspondence after initial filing)	Application Number	10/694,718	
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	First Named Inventor	Lee Blackman	
	Group Art Unit	2876	
	Examiner Name	Steven Pait	
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#### BACK GROUND OF THE INVENTION:

Present invention relates to financial tools, particularly those tools that are used to access cash and credit. More particularly, the invention relates to **Disposable Financial Tools (DFT)**.

Many Present financial tools ~~for example, a single~~ like a credit card, can be used multiple times and a check can be re-deposited multiple times until it is cleared. This financial tools do not ensure safety to the account, they only ensure access to the account so long as the routing number (ABA) number, account number, expiration date, check number is correct, and enough cash or credit in the account to cover the transaction with a signature, fake or real. For example, no signature is required for off-line transaction, but the transaction will be approved. Even in person a credit card or check can be used with a fake signature. In such cases, the user only needs to get an approval after processing, while the merchant only look forward to an approval and sometimes match the signature. With check and credit card, most of the time the account holder only finds out that his cash or credit has been depleted after getting his statement or get a notice of a bounce check. In many cases, the only thing that is needed is enough cash for the check to be cleared or credit for the transaction to be approved.

The safety of present financial tools are left for the payee or merchant to determine if the check/credit card is own by the payer. Account number is publish on the check, credit card, and sometimes invoice or receipt when a purchase is made, making them venerable for fraud and counterfeit. Merchants have the power to enter any amount when making a payment or purchases, without the account holder being present (**offline**).

#### BRIEF SUMMARY OF THE INVENTION:

It is an object of the invention to provide **Disposable Financial Tools (DFT)** that has a single working life and access to a fix or limited amount of cash or credit in an account. When used to make a purchase, it cannot be reused for another purchase or deposit. A method of implementing such a system includes providing two sets of numbers, a central number (**public key/Queen number**) and secondary number (~~Jone~~ Drone /exit number). When the queen and Jone numbers come together to carry out a transaction, by matching the two sets of numbers with those in the banking system, if approved. The ~~Jone~~-Drone (exit number) is automatically **altered** or **lock** from the banking system network after gaining access, process and approved, in order to prevent a **DFT** with the same exit (~~Jone~~ Drone number) from gaining access to the banking system network again. The exit (jone) numbers are **altered** or **drop off** or **die** as a built in safety, whenever the exit (~~jone~~ Drone) numbers **DFT** are marching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Sleek number) that are on the banking system. **DFT** does not carry an account number unlike checks and credit card. It carry a public key (central number). Not all **DFT** have a single working life when making a purchase. Financial tools that reduced **fraud** and **financial terrorism** or **identity theft**. Financial tools for make purchases without the account holder warring about someone stilling his accounts number or assuming his identity.

The foregoing and other objects, features, and advantages of the invention are now apparent from the following, particularly those descriptions of preferred diagrams of the invention as illustrated in those accompanying drawings.